

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARY J. HARTER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-10433

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/29/2019 and confirmed on 7/31/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		7,350.00
Less Refunds to Debtor	142.94	
TOTAL AMOUNT OF PLAN FUND		7,207.06

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,900.00	
Trustee Fee	331.35	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,231.35

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	TOYOTA MOTOR CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 4342				

\*\*\* NONE \*\*\*

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MARY J. HARTER	0.00	0.00	0.00	0.00
	Acct:				
	MARY J. HARTER	142.94	142.94	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	2,900.00	2,900.00	0.00	0.00
	Acct:				
	KENNETH M STEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

Unsecured					
	CITIBANK NA**	914.66	100.10	0.00	100.10
	Acct: 1622				
	PRA/PORTFOLIO RECOVERY ASSOC	1,836.71	201.01	0.00	201.01
	Acct: 5928				
	PRA RECEIVABLES MANAGEMENT LLC - /	606.53	66.38	0.00	66.38
	Acct: 2917				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 3428				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 6446				
	QUANTUM3 GROUP LLC - AGENT COMEN	1,478.67	161.83	0.00	161.83
	Acct: 3765				
	PRA/PORTFOLIO RECOVERY ASSOC	441.78	48.35	0.00	48.35
	Acct: 7872				
	HUNTINGTON NATIONAL BANK(*)	1,200.60	131.39	0.00	131.39
	Acct: 5269				
	PRA/PORTFOLIO RECOVERY ASSOC	4,820.93	527.60	0.00	527.60

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8291				
	PRA/PORTFOLIO RECOVERY ASSOC	422.94	46.29	0.00	46.29
	Acct: 3059				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7872				
	PRA/PORTFOLIO RECOVERY ASSOC	2,392.21	261.80	0.00	261.80
	Acct: 5557				
	PRA/PORTFOLIO RECOVERY ASSOC	3,496.19	382.62	0.00	382.62
	Acct: 5061				
	TARGET	0.00	0.00	0.00	0.00
	Acct: 0938				
	UPMC PHYSICIAN SERVICES	111.02	12.15	0.00	12.15
	Acct: 7269				
	TOYOTA MOTOR CREDIT CORP	18,605.50	2,036.19	0.00	2,036.19
	Acct: 4342				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3059				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					3,975.71

TOTAL PAID TO CREDITORS

3,975.71

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 36,327.74

Date: 07/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

MARY J. HARTER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-10433

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Mary J. Harter  
Debtor

Case No. 19-10433-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jul 26, 2023

Form ID: pdf900

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:**

Recip ID	Recipient Name and Address
db	+ Mary J. Harter, 1035 Old State Road, Waterford, PA 16441-3819

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2023 08:56:47	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 27 2023 08:56:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15042247	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 08:56:52	Best Buy/cbna, PO Box 9001007, Louisville, KY 40290-1007
15042248	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2023 08:56:33	Capital One / Furnit, Po Box 30253, Salt Lake City, UT 84130-0253
15042249	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2023 08:56:47	Capital One / Furnit, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15083315	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 08:56:38	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15042251	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 08:56:38	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15042250	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 27 2023 08:56:41	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15042253	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 27 2023 08:27:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15042252	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 27 2023 08:27:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
15042254	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 27 2023 08:27:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15042255	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 27 2023 08:27:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15042256	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 27 2023 08:27:00	ComenityCapital/Bosco, Po Box 182120, Columbus, OH 43218-2120
15042257	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 27 2023 08:27:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15042258	Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:26	Dicks Sporting Goods, c/o Synchrony Bank, PO Box 530916, Atlanta, GA 30353-0916
15042259	+ Email/Text: bankruptcy@huntington.com		

District/off: 0315-1

User: auto

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		Jul 27 2023 08:28:00	Huntington, Po Box 1558, Columbus, OH 43216-1558
15042260	+ Email/Text: bankruptcy@huntington.com	Jul 27 2023 08:28:00	Huntington, Attn: Bankruptcy, 3 Cascade Plaza, Akron, OH 44308-1124
15055886	Email/PDF: cbp@omf.com	Jul 27 2023 08:56:40	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15042262	+ Email/PDF: cbp@omf.com	Jul 27 2023 08:56:39	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15042261	+ Email/PDF: cbp@omf.com	Jul 27 2023 08:56:40	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15156605	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2023 08:56:29	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15082279	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2023 08:56:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15082519	Email/Text: bnc-quantum@quantum3group.com	Jul 27 2023 08:27:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15043399	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15042264	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:36	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15042263	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:52	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15042266	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:52	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15042265	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:26	Synchrony Bank/Care Credit, P.o. Box 965005, Orlando, FL 32896-5005
15042268	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:30	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15042267	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:26	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15042270	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:38	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15042269	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 08:56:32	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15042274	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 27 2023 08:27:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
15042271	+ Email/Text: bncmail@w-legal.com	Jul 27 2023 08:27:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15042272	+ Email/Text: bncmail@w-legal.com	Jul 27 2023 08:27:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15049585	+ Email/Text: bankruptcy@huntington.com	Jul 27 2023 08:28:00	The Huntington National Bank, PO BOX 89424, Cleveland, OH 44101-6424
15042273	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 27 2023 08:27:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
15055508	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 27 2023 08:27:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15170207	Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 08:56:38	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15042275	+ Email/Text: info@bolderhealthcare.com	Jul 27 2023 08:27:00	UPMC, c/o Receivables Outsourcing, LLC, PO Box 549, Lutherville Timonium, MD 21094-0549

District/off: 0315-1

User: auto

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Date Rcvd: Jul 26, 2023

Form ID: pdf900

Total Noticed: 42

15077222

Email/Text: BNCnotices@dcmsservices.com

Jul 27 2023 08:27:00

UPMC Physician Services, PO Box 1123,  
Minneapolis, MN 55440-1123

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
15201613	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Mary J. Harter chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4